
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:)	Case No.:	19-07584
James B McKay, Jr.)		
)	Chapter 13	
)		
)	Judge: Donald R Cassling	
Debtor(s))		

TO: Trustee Tom Vaughn, 55 E. Monroe Street, #3850, Chicago, IL 60603;

See attached service list.

PROOF OF SERVICE

The undersigned, an attorney, certifies that he transmitted a copy of this notice and the attached Amended Chapter 13 Plan to the above named creditor and also to the attached service list via regular U.S. Mail with postage prepaid from the mailbox located at 4131 Main St. Skokie, IL 60076, on May 16, 2019.

/s/ David H. Cutler
Attorney for the Debtor

Cutler & Associates, Ltd.
4131 Main St.
Skokie, IL 60076
Phone: (847) 673-8600

Allied International Credit Corp
6800 Paragon Place
Suite 400
Richmond, VA 23230

Armco, LLC dba Aaron's
128 W Lake St
Addison, IL 60101

Bank of America
PO Box 53137
Phoenix, AZ 85702

Bank of the West
PO Box 4024
Alameda, CA 94501-0424

Bank Of The West (Acct ending 0325)
Attn: Bankruptcy
180 Montgomery Street 25th Floor
San Francisco, CA 94104

Bankcard Services
PO Box 4499
Beaverton, OR 97076-4499

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One Bank
PO Box 30285
Salt Lake City, UT 84130-0285

Carson Smithfield, LLC
PO Box 9216
Old Bethpage, NY 11804

Central Dupage Emergency Physicians
PO Box 10859
Daytona Beach, FL 32120-0859

Charles D. Goodsite, LTD
929 W. Wise Rd
Schaumburg, IL 60193

Christopher Johnson (Rental Properties)
8040 Camden Way
Canfield, OH 44406

Citibank, NA
Centralized Bankruptcy
Po Box 790034
St Louis, MO 63179

Citibank, NA
701 East 60th Street North
Sioux Falls, SD 57104

Collection Service Center
PO Box 560
New Kensington, PA 15068-0560

Collection Service Center, Inc.
Attn: Bankruptcy
Po Box 560
New Kensington, PA 15068

Conduent/US Bk Natl Brazos
Attn: Claims Department
Po Box 7051
Utica, NY 13504

Continental Finance (Matrix Card)
PO Box 8099
Newark, DE 19714-8099

Continental Finance Company
Attn: Bankruptcy
Po Box 8099
Newark, DE 19714

Credence Resource Management LLC
PO Box 2267
Southgate, MI 48195-4267

Credit One Bank
Attn: Bankruptcy Department
Po Box 98873
Las Vegas, NV 89193

Credit One Bank
PO Box 98873
Las Vegas, NV 89193-8873

Cutlery & More
135 Prairie Lake Rd
East Dundee, IL 60118

Department of Education/Nelnet
Attn: Claims
Po Box 82505
Lincoln, NE 68501

Deville Asset Management, LTD
PO Box 1987
Colleville, TX 76034-1987

Deville Mgmt
Attn: Bankruptcy
Po Box 1987
Colleyville, TX 76034

Exeter Finance Corp
Po Box 166008
Irving, TX 75016

First Premier Bank
Attn: Bankruptcy
Po Box 5524
Sioux Falls, SD 57117

Focus Receivables Mana
1130 Northchase Parkway
Suite 150
Marietta, GA 30067

Frost-Arnett Company
PO Box 198988
Nashville, TN 37219-8988

Genesis Bankcard Services
Attn: Bankruptcy Department
Po Box 4477
Beaverton, OR 97076

HealthLab
25 N Winfield Rd
Winfield, IL 60190

Jefferson Capital Systems
PO Box 1120
Charlotte, NX 28201-1120

Jefferson Capital Systems
16 McLeland Rd
Saint Cloud, MN 56303

Jefferson Capital Systems, LLC
Po Box 1999
Saint Cloud, MN 56302

Jenifer Silba
581 Plum Grove Rd, Apt 1C
Roselle, IL 60172

Kay Jewelers /Genesis FS Card Services
PO Box 23026
Columbus, GA 31902-3026

LP Services Group
333 City Blvd W.
Orange, CA 92868

MEA Elk Grove, LLC
PO Box 637544
Cincinnati, OH 45263-7544

Mercy Health Physicians
PO Box 630584
Cincinnati, OH 45263-0584

Merrick Bank/CardWorks
Attn: Bankruptcy
Po Box 9201
Old Bethpage, NY 11804

MidAmerica Bank & Trust Company
Attn: Bankruptcy
216 West Second St
Dixon, MO 65459

Milestone Mastercard
PO Box 4477
Beaverton, OR 97076

N.E.O Urology Associates, Inc
7430 Southern Blvd
Boardman, OH 44512-5629

Nationwide Credit & Collection, Inc C/O
PO Box 3219
Oak Brook, IL 60522-3219

Professional Credit Analysts of Minnesot
24 N Front St
New Ulm, MN 56073-0099

Professional Credit Analysts of Minnesot
PO Box 99
New Ulm, MN 56073-0099

Professional Credit Analysts of MN
24 N Front St
Po Box 99
New Ulm, MN 56073

Progressive Leasing (Kay Jewelers)
256 West Data Drive
Draper, UT 84020

Radiology Subspecialists of Northern Ill
PO Box 74008693
Chicago, IL 60674-8693

Radius Global Solutions
PO Box 390846
Minneapolis, MN 55439

Receivable Management Services
PO Box 361348
Columbus, OH 43236

Receivable Management Services
PO Box 349
Greenburg, IN 47240-0349

Richard J. Schmit, D.D.S
910 W Lake St
Suite 106
Roselle, IL 60172

Santander Consumer USA
Attn: Bankruptcy
Po Box 961245
Fort Worth, TX 76161

Sequium Asset Solutions, LLC
1130 Northchase Parkway
Suite 150
Marietta, GA 30067

Slc Conduit I Llc
Citibank USA, N.A
Po Box 6191
Sioux Falls, SD 57117

Smiles Dental Care; William G. Wolski, D
96 N Bokelman
Roselle, IL 60172

Sprint
PO Box 629023
El Dorado Hills, CA 95762-9023

Sterling Jewelers, Inc.
Attn: Bankruptcy
Po Box 1799
Akron, OH 44309

Sterling Jewelers/Kay Jewelers
Attn: Bankruptcy
375 Ghent Rd
Akron, OH 44333

Techniweld USA
6205 Boat Rock Blvd
Atlanta, GA 30336

The Dental Store
1061 S Roselle Rd
Schaumburg, IL 60193-3960

Transworld Systems
500 Virginia Dr
Suite 514
FT Washington, PA 19034

US Dept of Education
Attn: Bankruptcy
Po Box 16448
Saint Paul, MN 55116

US Dept. of Education/MOHELA
Attn: Bankruptcy
633 Spirit Dr
Chesterfield, MO 63005

Visa Dept Store National Bank/Macy's
Attn: Bankruptcy
Po Box 8053
Mason, OH 45040

West Central Anes Grp
8386 Solutions Center
Chicago, IL 60677

Winfield Laboratory Consultants, SC
PO Box 120153
Grand Rapids, MI 49528-0103

Winfield Pathology Consultants, SC
PO Box 88087
Chicago, IL 60680-1087

Winfield Radiology Consultants, SC
6910 S Madison St
WillowBrook, IL 60527-5504

Fill in this information to identify your case:

Debtor 1	James B McKay, Jr.		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number:	19-07584		
(If known)			

■ Check if this is an amended plan, and list below the sections of the plan that have been changed.
2.3, 3.1, 5.2, 6.1, 7.1

Official Form 113**Chapter 13 Plan**

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$267.00 per **Month** for **48** months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- ☒ Debtor(s) will make payments pursuant to a payroll deduction order.
☐ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment):

2.3 Income tax refunds.

Check one.

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.

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- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☒ Debtor(s) will treat income refunds as follows:
Debtor(s) shall submit a copy of their federal income tax return to the Trustee each year, beginning with the tax return for the tax year in which this case was filed, no later than April 20th. The debtor(s) shall tender to the Trustee the amount of any tax refund in excess of \$1,200 each year, beginning the year after the plan is confirmed, within 7 days of receipt of the tax refund. Refunds must be received by the Trustee by June 30th of each year.

2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$12,816.00.

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check one.

- ☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- ☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly payment on arrearage	Estimated total payments by trustee
Bank Of The West (Acct ending 0325)	2018 Chevrolet Cruze	\$369.12	Prepetition: \$0.00	0.00%	\$0.00	\$0.00
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				

Insert additional claims as needed.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Lien avoidance.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

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3.5 Surrender of collateral.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 10.00% of plan payments; and during the plan term, they are estimated to total \$1,281.60.

4.3 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$4,000.00.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☐ The sum of \$ _____.
- ☒ 10.00 % of the total amount of these claims, an estimated payment of \$ 7,534.40.
- ☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 0.00.
Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. *Check one.*

- ☐ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.
- ☒ The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Current installment payment	Amount of arrearage to be paid	Estimated total payments by trustee
US Dept. of Education/MOHELA	\$0.00	\$0.00	\$0.00
Disbursed by:			
<input type="checkbox"/> Trustee			
<input checked="" type="checkbox"/> Debtor(s)			

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Insert additional claims as needed.

5.3 Other separately classified nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.

☐ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.
☒ **Assumed items.** Current installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments to trustee
Armco, LLC dba Aaron's	Sofa and loveseat couch	\$92.17	\$0.00		\$0.00
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)			
The Moorings	Monthly residential lease	\$715.00	\$0.00		\$0.00
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)			

Insert additional contracts or leases as needed.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- ☐ plan confirmation.
☒ entry of discharge.
☐ other: _____

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X /s/ James B McKay, Jr.
James B McKay, Jr.
 Signature of Debtor 1

X _____
 Signature of Debtor 2

Executed on May 16, 2019

Executed on _____

X /s/ David H. Cutler
David H. Cutler

Date May 16, 2019

Debtor James B McKay, Jr.

Case number 19-07584

Signature of Attorney for Debtor(s)

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

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Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a.	Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i>	<u>\$0.00</u>
b.	Modified secured claims <i>(Part 3, Section 3.2 total)</i>	<u>\$0.00</u>
c.	Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i>	<u>\$0.00</u>
d.	Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i>	<u>\$0.00</u>
e.	Fees and priority claims <i>(Part 4 total)</i>	<u>\$5,281.60</u>
f.	Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i>	<u>\$7,534.40</u>
g.	Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i>	<u>\$0.00</u>
h.	Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i>	<u>\$0.00</u>
i.	Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i>	<u>\$0.00</u>
j.	Nonstandard payments <i>(Part 8, total)</i>	<u>\$0.00</u>
		+
Total of lines a through j		<div style="border: 1px solid black; padding: 2px; display: inline-block;">\$12,816.00</div>